### >>>HOLIDAY GREETINGS <<

# The State Building and Loan Association of Indiana

ASSETS, \$600,000.00.

SECURITY VALUES About \$2,000,000.00.

Profits Credited to Shareholders Average Over 12 Per Cent. Per Annum Since Organization.

H. T. CONDE, President. F. H. HOVEY, Secretary. Office, 31 S. Pennsylvania St., Indianapolis.

Securities-

First mortgages only on improved realty. Full insurance on all buildings. Monthly payments, reducing risks. Loans limited to one-half close values. Personal investigation of all securities offered. Every title abstracted and examined. Monthly audits of accounts. Semi-annual examinations by Auditor of State. Efforts to secure and maintain safety unremitting.

A vari of plans to borrowers, low payments and long time. Higher payments and short time. Reasonable rates.

What Investors Want\_

Something good can be found for each in this Association. No FANCY results promised, but investors are guaranteed to receive what their deposits fairly and actually earn. Installment stocks at \$1.00, 80 cents and 50 cents per share per month. NO MEMBERSHIP FEE. .... Payments on installment stock limited to 63, 72 and 96 months

### 9 Per Cent. Per Annum Shares

.... Class D ....

Participate in the interest and premium earnings of the Association (loaning rate, twelve per cent. per annum), the dividends compounding semi-annually on the net deposit balances. Nine per cent. per annum on the amount deposited may be withdrawn from the earnings on January I and July I of each year, if desired, by the owner of such shares; or, if preferred, the entire earnings may be left in the Association to compound with the principal sum

# C. F. Sayles

Has the Largest, the Strongest and the Best Insurance Agency in the city, representing the following old and well-known companies:

HOME.....of New York

PHOENIX.....of Hartford AETNA..... of Hartford TRADER'S ..... of Chicago

NORWICH UNION..... of England COMMERCIAL UNION..... of England MUTUAL FIRE ..... of New York

HELVETIA SWISS..... of Switzerland INSURANCE CO. OF NORTH AMERICA FIDELITY AND CASUALTY..... of New York

### The More Agitation... The Building and Loan Question Receives

. . . . The . . . .

### ... More Business

We Receive, for the Reason that we have always given

Full, Free Withdrawals

Every Cent Returned.

The Monument Saving and Loan Assn.

68 1/2 East Market Street.

# The Commercial

Building and Loan Association.

Home Office, Indiana Trust Company's Building, Rooms 416 and 418, Indianapolis, Ind.

Authorized Capital, \$2,000,000.

Under the supervision of Auditor of State and State Inspector of Building and Loan Ass'ns, DIRECTORS-John W. Fort, Bert L. Madison, Henry Cavett, W. Blair, Henry L. Brown, Chas. A. Olcott, A. Selig, Justus C. Adams, Jno. C. Ruckelshaus. Depository, Capital National Bank.

OFFICERS—John W. Fort, President; Henry L. Brown, Vice President; Levi Kennedy, Secretary; Henry J. Huder, Treasurer; Frank Fitzgerald, John C. Ruckelshaus. Attorneys.

Three classes of installment stock—50c, 80c, \$1. Certified payments limited. Nine per cent. dividend on prepaid stock, payable semi-annually.

## The Next Time

That you are in need of a Carriage (for the Theaters, Dances, Receptions, Wedding

Parties or Calling), Telephone 1061

And we will send you one of our NEWEST BROUGHAMS, satin lined, with rubber tires—the finest service in the city.

NTOTE - All our Vehicles will be fitted with RUBBER TIRES ... For the Spring Trade. A full line of Cutters and large Party Coasters always on hand. Special attention paid to boarding horses.

THE BOOTH STABLES

## The Club Stables

80 and 82 West Market Street

# Savings...

This Association offers those who have savings from 25c up an opportunity to get good dividend upon their deposits. It is a Purely Local Association. No Expense Fund, No Withdrawal Fees. Expenses paid from earnings. Absolutely no expense to persons withdrawing. We have always paid 8 per cent. cash dividends upon paip-up stock. We have paid in matured and withdrawn stock, \$585,599.24, without a cent of deduction.

## The Mutual Home and Savings Ass'n

72 East Market Street.

ISAAC THALMAN, President. W. A. RHODES, Secretary.

# There Is Nothing Better

Than the Prepaid Stock issued by the State House Building Association. It participates in the full earnings, and was last year credited with 14 per cent., from which the holder has the option of drawing, in cash, 8 per cent. per annum, payable semi-annually.

Investigation Invited

### State House Building Association

211-213 Indiana Trust Building, INDIANAPOLIS

JOHN S. LAZARUS,

H. T. HACKEDORN,

### ELUSE CONTRACTOR CONTR

### >>>HOLIDAY GREETINGS

#### EASY LIFE IN OLD MEXICO

BOME OF THE CUSTOMS THAT MOD-ERN ENTERPRISE IS DISPLACING.

Drigin of the Ancient Carmelite Convent Attached to the Church of Carmen-Frugality and Health.

Letter in Boston Herald.

All over this land, which is taking on a new and modern complexion, stand scores of abandoned conventual structures, some of them of great beauty and charming situation, none of them fairer placed than the homes of the frugal and useful Carmelites, an order not yet extinct in Mexico, the has been one of activity and helpfulness to his fellow-men, an intermediator between master and servant, between rich and poor. The old Church of Carmen and the convent attached thereto still stand in San Angel, the mountain suburb of this capital. From afar one discerns its triple domes and its fine old bell tower. The renovating hand of pious care has of late done much part of which has been utilized for a bar-

racks for the mounted police of the federal room. The great huerta, or orchard, beof the ancient order has passed away under the operation of the confiscatory de-crees of iron-handed Juarez, the guiding star of liberalism, but to the devout Catholic a veritable "scourge of God," like Atmany in Mexico. In 1613 Don Felipe de of the neighboring pueblo of Chimalistac, a village still standing, gave his garden and erchard, in fulfillment of his father's wish, a small hospice. A little later Don Felipe and his wife passed away, and all their property was plously bequeathed to the

good fathers, who in 1615 began to erect the church and convent, completing them anded at Plymouth Rock. This is the origin of a splendid edifice, still stately in its ample proportions, a landmark for miles around, and from whose roof one looks Church of St. John the Baptist, in Coyoacan, built by the conquerors and their im-

INSIDE THE CONVENT. The Convent of El Carmen in San Angel on an autumn afternoon, flooded with the almost eternal sunshine of Mexico, swept by the invigorating breeze coming down clank and clamor of this modern world, seems at times a vast workshop ringing with hammers, puffing with jetting comotive and shaking with the jar of innumerable machines. If we could make space, what a new zest would be given as easily as one now moves from land to lightful. Somehow, I fancy we have lost much by our boasted progress, and that to get back into the tranquil old centuries when the newspaper, the telegraph and the ocean cable had not transformed the world into a whispering gallery, when there was and romance were actualities, would be erve-rest such as no doctor can prescribe access to the interior of the convent

tranquilly there. Of the sixty friars who and dating their wanderings from the day of "the great dispersion," compelled by Juarez and his troops. At the present time, the only occupant of the convent besides the women who care for it, and attend to his simple wants, is Don Felix Maldonado, a former lay brother, who has passed for-ty-one years in San Angel, and who lived with the fathers in the pleasant days when the church was unscourged and institu-

tions were reverenced by the people. Don Felix is blind, but serene and happy; his cell is neat and furnished with the utmost simplicity, but is yet comfortable. He is a well of traditions, reflective, as the blind must be, with a wonderful and inexplicable cheerfulness, as if they were illuminated by the inner light of which the Quakers These good men wielded a great influence in the community, and they did not

misuse it; the poor found in them coun-sellors and guides, and, although possessing the right to exact payment of the In-dians coming to market to sell their wares, chief of which is the Rev. Father Rafael the fathers refused to accept tribute of any kind. Men in misfortune living in houses owned by them were not compelled cheerful of face, sturdy of form, beloved to pay rent, and thus these austere and and charity in the Mexico of the olden HOW THEY LIVED.

I have learned of the life the brethren led, certainly as simple and as useful an existence as a body of men united for good works and plous meditations may enjoy. "Always fasting" is the Carmelite motto. prayers, in which the whole community works, to confess penitents, to visit the only full meal of the day was served, conwith wine for those requiring it. The meal boiled or in omelette, and when fish was the principal dish enough was given to fill ration given consisting of well-cooked beans large loaves of bread. Any necessitous been abused, but the fathers knew who were worthy applicants and who were but impudent and idle beggars. for the expansion of the soul in genial conversation, and next more confessional and other work, and at 6 a frugal supper of beans and bread. Meat nor coffee was never served, and yet, with all this rigor of life, this wonderful frugality and broken sleep, the good fathers lived long lives, and

The tranquil life, so different from that we of this age lead, exhausting our nerves with worry and fret, enmeshed in relentweary with the din of a rushing and headlesson in that old and well-ordered life, and it did not differ so greatly from that led by the Shakers of western Massachuand intelligent people I have ever encoun-

the few survivors I have seen have, as the

benace, being productive of an irritation of the skin. They had no shoes, but wore a species of loose slipper, into which they could introduce the foot without difficulty, the toes being held in place by the leather points. In all seasons they dressed the

THE AMERICAN INVASION. Valley of Mexico, in 1847, they came into San Angel across the pedregal, or stony ground, formed of broken lava, bringing at San Angel you have left the world of with them their artillery, which seemed to dinner in peace, and I'll tell you by-and-the nineteenth century far behind. You go the Mexican people an impossible feat. A by.' She did so, rather miserably, vainly stone stairway, and climb the easy steps to the upper floors, where are many gallertes on which open out the cells of the give room to the "soldados gringoes." It is curious to note that there was a cell set apart for "correction," in is the testimony of the surviving Carmelias that, so far from there being any but let's be friends."

the matter was, and when dessert came I filled up her glass with champagne and told her to gulp it down very quickly when I counted three. She obeyed with protest, and I took the opportunity when she couldn't speak, to say: "Well, I am Millais."

The matter was, and when dessert came I filled up her glass with champagne and told her to gulp it down very quickly when I is the testimony of the surviving Carmelias that there is the filled up her glass with champagne and told her to gulp it down very quickly when I is the testimony of the surviving Carmelias that there is the filled up her glass with champagne and told her to gulp it down very quickly when I is the testimony of the surviving Carmelias that there is the filled up her glass with champagne and told her to gulp it down very quickly when I is the testimony of the surviving Carmelias that there is the filled up her glass with champagne and told her to gulp it down very quickly when I is the testimony of the surviving Carmelias that the filled up her glass with champagne and told her to gulp it down very quickly when I is the testimony of the surviving Carmelias that the filled up her glass with champagne and told her to gulp it down very quickly when I is the testimony of the surviving Carmelias that the filled up her glass with champagne and told her to gulp it down very quickly when I is the testimony of the surviving Carmelias that the filled up her glass with champagne and told her to gulp it down very quickly when I is the testimony of the surviving Carmelias that the filled up her glass with the matter was a surviving that the filled up her glass with the filled up her glass with the filled up her glass with the fille

lived in this convent only ten remain, scat-tered all over the extent of the republic, vaders was a pleasant one, and, when the American troops withdrew, it is related and all copiously wept.

Certainly an odd story of the days of It is even told here that, when General began to prepare to evacuate the

City of Mexico, a large delegation of the leading inhabitants called on him, praying him to remain and rule in the land which had enjoyed peace and tranquillity under his sway. The American officers were social favorites, and young lieutenants like Lee and "Stonewall" Jackson danced and made love to the dark-eyed belles of the city, leaving sore hearts when the troops withdrew. Even to this day old people will tell you that "los Yankees" were not cruel like the French in their invasion, but respected everybody's rights and paid for all they took in good American gold. wagged on as usual. The long days saw only peace and fraternal love in the great fed at convent gates. The nuns mediated, taught, healed the sick and consoled the dying, a career that gave scope of gentle activity to women otherwise lonely, sor-rowful and useless. It was the last of old

silent hinges to admit new men and a new train of events. The ill-starred empire of Maximilian came as a fiery comet across the sky. It brought with it a bitterness of heart for all Mexico, the division of families, the parting of old friends who took opposing sides; it destroyed the good old social life, which had made all Mexicans cannon, her cities were besieged, her sons died in a terrible civil war, for such it came The foreign soldiers supporting the Emperor were lodged in the old convents,

but they were unwelcome, and did harm to the men of God. Then the war closed, and Juarez. great Indian President, astute, firm in his opinions as men of his race always are. unrelenting and iron-handed, turned the tutions by the roots, and left the ancient church sadly weakened, its influence shattered, its ministers disheartened. "Wholesome discipline," many of the older Catholic people have said to me, and have added, "was what we needed; the church had grown too strong and too worldly.' Perhaps so. But something was lost. The woman and child by the most intimate ties. The world of the past, that leisurely and happier world, in which it was good to live and good to die, departed forever. making the hills to resound with its hoarse,

of the modern, has entered Mexico, a new life. All great changes have their pathetic go about their immemorial tasks, regret that a charm, never to come again, has departed from the homes and haunts of men.

The Poor Thing! London Letter.

of the Royal Academy, which he himself was fond of telling occasionally, and which found myself seated one evening at She fired into conversation directly May began with the inevitable question. 'I ed that I had. 'And did you notice the Millais? Didn't you think they were awful daubs? I can't imagine how such things suddenly the amused smiles of those round er and the significant hush brought her to a sudden stop. She colored rather painfully and whispered to me in a frightened voice: 'For heaven's sake, what have I Have I said anything dreadful? Do tell me.' 'Not now,' I replied; 'eat your trying to extract from me at intervals what

#### DREAM OF THE WIZARD

EDISON DILATES ON GRAND POSSI-

BILITIES OF ALCHEMY.

Only One Element in Nature, and All Matter May Be Reduced to a Primordial Form.

New York Herald.

I called upon Mr. Edison at his laboratory one day last week. The foreign papers have been full of two pieces of news that seemed likely to interest him. One is the self-styled discovery made by the Austrian professor, Donnenn De Syke, that the Roentgen rays will penetrate metals. The "The Argentaurum Syndicate," formed to Moissan has succeeded in making the realize the dreams of the old alchemists, rather larger ones. But all these experiby chemical transmutation. I arrived at the Liewellyn Park laboratory about 4 o'clock

"He gets tired out in the afternoon now, said the young man who did the honors. "He works every night until half-past twelve or one; he gets up at seven, and he has to make up for it by a nap after

But I did not have long to wait. Word was shortly sent down to me that I might come up to the office. Mr. Edison was awake and ready to receive me

It was the first time I had ever seen the Wizard, yet portraits and descriptions had already familiarized me with his external characteristics. No one could mistake that fine, large forehead. Domelike is the usual phrase applied to it. Yet it is the dome of the Pantheon, or of St. Sophia, rather than that of St. Peter's, or any modern cathedral. It does not rise egglike from the ears. as Sir Walter Scott's did. It is rather of the shape of an inverted saucer. If you must be architectural, however, rather than culinary, retain the Pantheon simile. It sounds more complimentary, and therefore | uct."

expresses the meaning better. In all seri-

ousness, it is a great and splendid exterior

for the magnificent intellect which it en-

Mr. Edison laughed a good-natured yet a cornful laugh when asked about Professor always done all that he claims for them. They do penetrate metal. The long wave form of X ray will penetrate half an inch eye. For the purposes of a photgraph it will penetrate six inches or further, detype of tube used. The Roentgen tubes now in general use give a series of waves which penetrate the flesh easily, but do not just what is required in surgery. haps others have made), where the form of the wave is determined by a low temperature, the effect is different. The so produced will penetrate flesh and with equal facility. Hence they are of no use in surgery, and you hear nothing about such tubes. Nevertheless, they do all that De Syke claims as a new discovery. The

still be strong enough to be visible in the "Are you still at work perfecting the Roentgen ray?" I hazarded. NEW CHEMICAL CRYSTALS.

waves will penetrate through extraordinary

thicknesses of wood, and through an inch

"I have been devoting my time to producing crystals that will fluoresce under the X ray. To the seventy-four different chemical crystals already discovered by me I have added forty-six more. This completes the list, as I have experimented with all the all over the world. One of the most inter-esting results of these researches is the establishment of the fact that the double establishment of the fact that the double salts of silver and chloride of sodium fluor-

used in ordinary emulsions of photograph plates. Hence, probably, their sensitiveness to the Roentgen rays. This sensitiveness, therefore, can be increased by adding more than the normal amount.' "And now," said I, "allow me to draw your attention to another matter. Foreign papers are exploiting a new company whose purpose is to produce gold from the baser metals. They assert that you are engaged in similar researches and that you have

gold. They add that similar success has attended the efforts of Nikola Tesla and Prof. Ira Remsen, of Johns Hopkins Uni-"That is certainly not true of myself," said Mr. Edison, "and I don't believe either

succeeded in transmitting silver into a sub-

such thing of himself. Three or four years ago I did make some experiments of this sort, but they led to nothing. I also de-voted a little time to the production of "With what result?"
"I succeeded in producing infinitesimaly small diamonds—diamond dust, in short.

ascertained by sweeping them up on a bit of leather, when I found that they to the world unless, indeed, the diamonds were black. Then I'd jump at them like trout to a bait. No white diamonds for me, but niggers; the blacker, the harder and the uglier the better. That would be mous practical value. If we could get enough of-them at low enough prices we solid granite. But white diamonds would be of no use to me. And if the time ever duced by shovelfuls in a chemical furnace all the lawmakers in the United States or in the world could make them

worth more than 50 cents a peck.' 'Then your are not a Bryanite?' GOLD VALUE WILL FALL. "No. sir." Mr. Edison said this laughingly, but with decision. "And it's the same with gold. I believe it not only a possibility, but a probability of the future, that the baser metals into gold. Then, of course, the value of gold will fall in accordance chemistry of man can produce gold ore cheaper than does the chemistry of nature, the difference in the cost of production will relatively decrease the value of the prod-

"I believe," was the reply, "that all matter can at present be reduced to one of duction of these elements will be made by

"Yes. I believe that there is one primor-

the science of the future?

dial element to which all the elements we know at present are finally reducible. I believe that the discovery of this primordial element is within the possibilities "In other words," I asked, "are all the diversified forms of matter simply different matter? Ordinary observation teaches us that steam, clouds, rain, dew. forms of water. Science teaches us that the diamond is another form of coal, that coal is another form of wood. Now, may not science in the future teach us that everything in the universe is but another form of everything else, and will not the transmutation of metals follow as a matter

ble to reduce all the known elements to take a stone, for example, resolve it into the original element and then by a new combination of the molecules of that element produce anything it chose, gold or

"if it becomes pos-

feeding, of clothing the entire population of the world lies with any one who can dis-cover the primordial element of the uni-verse. Visions more glorious than were ever dreamed of by the alchemists may

but soul. If the organic body, including fuls of salad oil poured over it and then life and mind, be but a cunning arrange- one tablespoonful of vinegar. Butter can ment of molecular matter, why may not the discovery of the primordial element lead eventually to the production of big brained, big hearted, able-bodied human beings simply by chemical processes?

The question is too big the primordial element tablespoonfuls of the oil, if preferred. Season with salt and pepper. Melt three tablespoonfuls of tomato catsup and then the fish. Let this get heated through, tak-The question is too big to be considered in the space at my command. But a single aspect may be dwelt upon. The sex whose chief duty is the reproduction of its kind will be superseded as completely as the automobilism of the future will supersede the space. The first line is a considered in the first line is a ful scientists, having the dearest interests of the race at heart, will reproduce men, and men only. The saints of old were agreed not only that women brought into the world all our woe, but that the actual hot water half-way up the sides, or even presence of woman in the human scheme is the prime difficulty in the way of leading the perfect life. Abolish women, therefore, and the perfect life will be within the reach of all; the millennium will be attained.
You remember the misogonist in Adam
Bede, who held that the only thing women
are good for is to bear children, "and even that they do in a miserable, makeshift sort. It ha' better been left to the men. It ha' better been left to the men."

Perhaps in the splendid future, whose dawn we now dimly discern, it will be left

to the men. Good Dishes Prepared by a Teacher

at a Cooking School. Boston Transcript. If there is one form of culinary art more fascinating to the average housekeeper ing dish figures. One does not have to be a housekeeper, either, to feel the charm of pretty table fitted with all the accessories, the slender flame curling up to the polished blazer, and the savory ordors that rise when the cover is lifted and the feast is ready. Roasts and fricassees are all very well, but it really takes a chafing dish to

make one realize the perfection of epicur-

Within the last few years the chafin

dish has come to be so extensively used that it can no longer be regarded as a novelty, but those who rejoice in the possesconstantly on the lookout for new receipts them all prepared by an expert, that chance School drew an audience that filled every bit of space in the kitchen, and left barely little reservation where they were working. Miss Farmer had before her two shining dishes, and she explained at the beginning that the one on her left was preferable or account of an extra large flame, which could be easily regulated. High-proof alco-hol is the most satisfactory fuel for the lamps, she said, although wood alcohol does very well for those who do not mind the Note-books and pencils were produced as soon as Miss Farmer started the lesson, as she gives many hints and suggestions during a lesson of this sort. One tablespoonful of butter was placed in the dish and allowed to melt, and to it was these were well mixed half a cupful of oyster liquor was added, as well as half a pound of cheese, cut fine. As soon as these ingredients had become thoroughly melted an egg that had been well beaten was added, very cautiously, and for seasoning there was half a teaspoonful of mustard. little salt and a tiny allowance of cayenne. Lastly, three-quarters of a cupful of oys-ters were put in. They had previously been parboiled and only required to be heated hrough. The preparation was served to the ladies on crisp crackers and pronounced "to the queen's taste." Plain rarebit may be made in the same general way, said the demonstrator, by omitting the oysters and using half a cupful of cream instead of the

A savory compound next prepared was begun by putting five slices of bacon, u into strips, into the chafing dish. It was fried until crisp, and this process, it should be said, requires watching. One pint oysters having been thoroughly dried to put in and cooked until the edges curled. Right here, Miss Farmer showed an easy way to flour oysters or scallops with comparatively little trouble. She put the flour on a piece of brown paper then laid on the oysters and gathered the paper into a sort of bag and shook it well and in this way recipes for oysters, as they vary so much. Just before this is to be served add two tablespoonfuls each of chopped parsley and oelery and serve on small squares of

one tablespoonful of vinegar. Butter can be used in place of the oil, if preferred. Eggs a la Creole is a wonderfully pretty dish. Dariole molds are used-little tins directly over the flame. Cover closely and about the edges and they will come out whole. Set them in a platter and pour around a sauce made with half a can of tomatoes cooked until thick and seasoned with a few drops of onion juice, salt, pepper, a tablespoonful of butter and two tablespoonfuls each of capers and mushrooms cut lengthwise.

Curried chicken livers came next in order. Six were wiped carefully and trimmed of any remnants of the gall-bag. They were then rolled in egg (diluted with two in well-seasoned crumbs and then in egg again and "sauted" in butter. When the juice were added, besides two tablespoons of flour and half a teaspoonful of curry powder; lastly a cupful of brown stock livers they were served. most appetizing of chafing-dish preparations. To make it take quarter of a cupenne and a little nutmeg. Pour in slowly one cupful of cream, reserving just enough to dilute the volk of two eggs that are to be added after the meat of a two-pound spoonfuls of sherry. The lobster, having

fire only long enough to become hot. The Art of Seiling Hats.

been cooked once, should remain over the

New York Commercial Advertiser. "Selling hats don't look much of a task, city's leading hat stores, "but it is, all the same, and an Al hat salesman is always in demand. You see, it's easy enough to let a working for the interest of your store, that isn't the thing. Nine men out of ten insist is your place, if you are up to your business, to sell them one that looks well, so that others will patronize the store that the hat comes from. Now, when a man comes in I make it a point to size him up. can tell at a glance generally just what will suit him. Do I tell him so. Not at all. If I did, it would queer the whole thing. ask him what he wants.

Well,' he says, 'I want a hat that's not too high in the crown and has just enough Well, then, I go to work, I give him a hat it's too small altogether. Next I go to the other extreme and let him try one that shoulders. I give him one that has an enormous curl, and one that has none at all. I don't let him try a medium of any kind. "When I've got him so far I spring the trap on him and bring out his size of the so well on his head that he takes the balt at once. Sometimes you have trouble in working the game, and that is just where the good salesman's ability shines out. Next time you go in to buy a hat watch the play, and you will see its fine points.

An Idol Shattered.

We were talking about books and the personality of authors the other night, and the dearest, mildest, sweetest old lady in the world mentioned Amelia Barr. "O, yes," said a young woman from New York. "I've met Mrs. Barr-stayed in the same house with her up on the Hudson. "How lovely," said the dear old lady. "Do tell us about her. I'm sure she's as sweet books. Now, tell us, for instance, what thing did you hear Mrs. Barr speak of enoying most?